

EXHIBIT B



P.O. BOX 514387
LOS ANGELES, CA 90051-4387

Notice Date: November 20, 2017

Loan Number:

Property Address:

71 FLINT RD
CONCORD MA 01742

337550 0.368 1121 10770 21547 1/1 BIN:0



ANDREW NAJDA
RENEE NAJDA
71 FLINT RD
CONCORD MA 01742-5347



**Notification of Assignment, Sale or
Transfer of Your Mortgage Loan**

No Action Is Required On Your Part

ABOUT YOUR LOAN

The purpose of this notice is to inform you that your mortgage loan referenced above was sold to PENNYMAC CORP. ("Creditor") on November 17 2017. The Creditor's information is below:

Creditor Information: PENNYMAC CORP. at 3043 TOWNSGATE RD, STE 300 WESTLAKE VILLAGE CA 91361, (818) 224-7442

Your servicer continues to be PennyMac Loan Services, LLC ("PennyMac").

WHAT YOU SHOULD DO

This letter does not require any action to be taken on your part. It is simply a courtesy notice regarding the assignment, sale, or transfer of your mortgage loan. All correspondence and inquiries concerning your loan should be addressed to PennyMac. It is also important that you send your monthly loan payments directly to PennyMac at the address noted below and on your monthly statement.

Partial Payments

The Creditor may accept payments that are less than the full amount due (partial payments) and apply them to your loan; or hold the partial payment in a separate (suspense) account until you pay the rest of the payment, and then apply the full payment to your loan. If this loan is sold, your new lender may have a different policy.

WHAT THIS MEANS

The transfer of mortgage loans is a standard part of the mortgage business for many of the nation's mortgage lenders. The transfer of your mortgage loan to the Creditor does not affect any terms or conditions of the Mortgage/Deed of Trust or Note and has not been publicly recorded.

WE APPRECIATE YOUR BUSINESS

Below is your servicer's contact information. Please contact PennyMac with any questions you may have regarding this notice.

Servicer:

PennyMac Loan Services

Address for sending payments:

3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361

Toll-free telephone number for inquiries:

P.O. Box 30597 Los Angeles, CA 90030-0597

Website:

(800) 777-4001

www.PennyMacUSA.com

Toll-Free: (800) 777-4001

Website: www.PennyMacUSA.com

Payments:

Correspondence:

M - F 6:00AM - 6:00PM PT
SAT 7:00 AM - 11:00 AM PT
Toll-Free Fax: (866) 577-7205

Secure Messaging Online:
Create an account and/or log in to
<http://www.PennyMacUSA.com>,
then look for the Secured Message
Center to communicate with us securely.

Standard Address:
P.O. Box 30597
Los Angeles, CA 90030-0597
Overnight Address:
1200 W. 7th Street
Suite L-2-200
Los Angeles, CA 90017
(Please do not send correspondence)

Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387
(Please do not send payments)

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass. AS REQUIRED BY NEW YORK STATE LAW, if a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; 11) and Ninety percent of your wages or salary earned in the last sixty days.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

Licensing Information



Equal Housing Opportunity © 2008-2017 PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953 (www.nmlsconsumeraccess.org). Trade/service marks are the property of PennyMac Loan Services, LLC and/or its subsidiaries or affiliates. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Business Oversight under the California Residential Mortgage Lending Act. Colorado: Regulated by the Division of Real Estate. Colorado office: 700 17th St, Suite 200, Denver, CO 80202, (866) 436-4766. Georgia Residential Mortgage Licensee #33027. Illinois Residential Mortgage Licensee # MB.6760595. Massachusetts Mortgage Lender License # ML35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. North Carolina Permit No. 104753, 112228. Rhode Island Lender License # 20092600LL. Washington Consumer Loan License # CL-35953. For more information, please visit www.pennymacusa.com/state-licenses. Loans not available in New York. Some products may not be available in all states. Information, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. All rights reserved. (01-2017)